



News from

# Congressman Ron Kind

REPRESENTING WISCONSIN'S THIRD  
CONGRESSIONAL DISTRICT

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## Kind Offers Small Business Health Care Plan

*Program Would Offer Coverage to Millions of Workers*

**Washington, DC** –U.S. Rep. Ron Kind (D-WI) introduced a comprehensive plan during National Small Business Week (April 25-30) to offer small businesses across Wisconsin an opportunity to expand access to affordable health insurance options for their employees. The Small Employer and Family Farmer Health Benefits Program (SEHBP) would allow small business owners and self-employed workers to pool their risk and purchasing power together to negotiate lower health care costs.

“Lack of affordable health insurance is hurting our working families and our small businesses,” said Rep. Kind. “As the price of health care continues to rise, fewer small businesses are able to provide coverage for their employees, and those that do are struggling to hold on to the coverage they offer. This plan is a common-sense opportunity to provide millions of workers nationwide with affordable, quality and reliable coverage”

Health care costs have surpassed taxes as the greatest concern among small business owners, according to a study conducted by Mercer Consulting. The study also shows that the two main problems for small businesses are that the size of the purchasing pool limits the insurance options available and that the small group market is costly. The SEHBP addresses both of these issues by enabling small businesses across America to pool together to increase their bargaining power and expand access to affordable health insurance options for their employees.

Based on the successful Federal Employees Health Benefits Program (FEHBP), which has provided wide benefit choices at affordable prices to federal employees for decades, the SEHBP would offer small businesses a range of benefit packages from a variety of insurance companies. Under the plan, a nationwide insurance pool would be created for small businesses with 100 employees or less, including self-employed workers. To help businesses offset the cost and to encourage participation, a tax credit would be available to employers willing to pay at least 60 percent of the premiums for their employees.

“It is past time our nation made a genuine attempt at helping hardworking Americans gain access to quality affordable healthcare coverage,” Kind said of his plan, which enjoys support from the American Medical Association, the American Federation of Hospitals, and the American Academy of Family Physicians, among other health care groups. “I can’t think of a better way for Congress to recognize National Small Business Week and the upcoming National Cover the Uninsured Week than with a plan to ease the healthcare pinch felt by small businesses and working people in Wisconsin and across the nation.”

(more)

More than 45 million Americans and 563,390 Wisconsinites lack health insurance; sixty percent of these citizens are the working poor and their dependents. Under Kind's plan, millions of uninsured Americans and thousands of Wisconsin workers would gain access to healthcare benefits. Many more who have basic health benefits would see an improvement in coverage.